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Date: November 8, 2006

Bulletin: 2006-CU-03

To: Missouri state-chartered credit unions

Re: Third Quarter 2006 Call Report Statistics

Lower delinquency, minimal share growth and a stronger net worth highlight 3rd quarter call report data for Missouri state chartered credit unions.

September 2006 call report data showed delinquency declining \$7.5 million or 15 percent from December 2005 figures. However, delinquency has begun to trend upward since the June 2006 cycle. The delinquency ratio still remains relatively low at 0.78 percent.

Compared to December 2005 shares increased \$110 million or 1.74 percent. However, since the second quarter total shares have declined \$70 million or 1.08 percent.

Net worth for state chartered credit union continues to grow. Since December 2005 net worth grew \$41 million or 4.76 percent.

Overall, Missouri state chartered credit unions remain financially solid. Below are complete numbers for the last several quarters.

	December 2005	June 2006	September 2006
Total Loans	\$5,395,154,885	\$5,477,413,662	\$5,531,176,082
Total Shares	\$6,303,211,408	\$6,484,042,944	\$6,413,936,033
Total Delinquency	\$51,065,969	\$38,750,355	\$43,543,618
Total Net Worth	\$860,636,798	\$888,148,261	\$901,137,687
Total Assets	\$7,547,822,562	\$7,750,754,393	\$7,719,248,607

*The above does not include financial information from Missouri Corporate.